

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO, SAN JUAN DIVISION**

In Re:  
RAMON LUIS GUEVARA ORTIZ  
xxx-xx-8695

Case No.: 3:25-bk-903

Chapter 13

Check if this is a pre-confirmation amended plan

Check if this is a post confirmation amended plan  
Proposed by:

Debtor(s)

Trustee

Unsecured creditor(s)

Puerto Rico Local Form G

**Chapter 13 Plan dated March 27, 2025.**

If this is an amended plan, list below the sections of the plan that have been changed.

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## **PART 1: Notices**

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**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

<b>1.1</b>	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.2</b>	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.3</b>	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

## **PART 2: Plan Payments and Length of Plan**

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**2.1 Debtor(s) will make payments to the trustee as follows:**

PMT Amount	Period(s)	Period(s) Totals	Comments
\$1,050.00	Months 1 through 60	\$63,000.00	

Debtor RAMON LUIS GUEVARA ORTIZ Case number 3:25-bk-903

Subtotals	60 Months	\$63,000.00
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*Insert additional lines if needed*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply*

- Debtor(s) will make payments pursuant to a payroll deduction order.  
 Debtor(s) will make payments directly to the trustee.  
 Other (specify method of payment): \_\_\_\_\_

**2.3 Income tax refunds:**

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

**2.4 Additional payments:**

*Check one.*

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

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### **PART3: Treatment of Secured Claims**

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**3.1 Maintenance of payments and cure of default, if any.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien Avoidance.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**3.6 Pre-confirmation adequate protection monthly payments ("APMP") to be paid by the trustee.**

- Payments pursuant to 11 USC §1326(a)(1)(C):

Name of secured creditor

\$ Amount of APMP

Comments

FREEDOM ROAD FINANCIAL  
TOYOTA FINANCIAL SERVICES

70.00  
310.00

*Insert additional claims as needed.*

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

### 3.7 Other secured claims modifications.

*Check one.*

**None.** If "None" is checked, the rest of § 3.7 need not be completed or reproduced.

Secured claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2.

Name of creditor	Claim ID#	Claim Amount	Modified interest rate	Modified term (Months)	Modified P&I	Property taxes (Escrow)	Property Insurance (Escrow)	Total monthly	Estimated total PMTs by trustee payment
FREEDOM ROAD FINANCIAL	0357	\$7,126.68	<input checked="" type="checkbox"/> To be paid in full 100%	_____	_____	_____	_____	_____	\$7,126.68
TOYOTA FINANCIAL SERVICES	6066	\$30,728.61	<input checked="" type="checkbox"/> To be paid in full 100%	8.25%	_____	_____	_____	_____	\$37,332.83

*Insert additional claims as needed.*

## PART 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

### 4.3 Attorney's fees

Check one.

**Flat Fee:** Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

**OR**

**Fee Application:** The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition:

\$ 0.00

Balance of attorney's fees to be paid under this plan are estimated to be:

\$ 4,000.00

If this is a post-confirmation amended plan, estimated attorney's fees:

\$ \_\_\_\_\_

**4.4 Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6***Check one.* **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced. The Trustee shall pay in full all allowed claims entitled to priority under §507, §1322(a)(2), estimated in \$390.00

Name of priority creditor	Estimate amount of claim to be paid
DEPARTMENT OF TREASURY	\$390.00
MARIA DEL MILAGROS LOPEZ RIVERA	\$0.00

*Insert additional claims as needed.***4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.***Check one.* **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.**4.6 Post confirmation property insurance coverage***Check one.* **None.** If "None" is checked, the rest of § 4.6 need not be completed or reproduced.**PART 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

*Check all that apply.*

- The sum of \$ \_\_\_\_.
- \_\_\_\_% of the total amount of these claims, an estimated payment of \$ \_\_\_\_.
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.
- If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 2,620.51.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.***Check one.* **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.**5.3 Other separately classified nonpriority unsecured claims.***Check one.* **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.**PART 6: Executory Contracts and Unexpired Leases****6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.*Check one.* **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**PART 7: Vesting of Property of the Estate & Plan Distribution Order**

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**7.1 Property of the estate will vest in the Debtor(s) upon***Check the applicable box:*

- Plan confirmation.  
 Entry of discharge.  
 Other: \_\_\_\_\_

**7.2 Plan distribution by the trustee will be in the following order:**

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)
1. Distribution on Attorney's Fees (Part 4, Section 4.3)
1. Distribution on Secured Claims (Part 3, Section 3.1) – *Current contractual installment payments*
2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – Arrearage payments
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)
7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

**PART 8: Nonstandard Plan Provisions**

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**8.1 Check "None" or list the nonstandard plan provisions**

- None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.**

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

**8.2 This Section modifies LBF-G, Part 2, Section 2.3: Income Tax Refunds to be used to fund the plan:**

Tax refunds will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to the use all or portion of such "Tax Refunds", Debtor(s) shall seek Court's authorization prior to any use of funds.

**8.3 This Section modifies LBF-G, Part 3, Sections 3.1; 3.3; 3.4 and 3.7: Retention of Lien**

The lien holder of any allowed secured claim, provided for by the plan, in its Part 3, will retain its lien according to the terms and conditions required by 11 USC 1325(a)(5)(B)(i)(I) & (II).

**8.3 This Section modifies LBF-G, Part 3, Sections 3.2 and 3.7: Other:**

Secured creditor to surrender title to Debtor upon full payment of debt and/or discharge.

**8.4 This Section modifies LBF-G, Part 4, Section 4.6: Post confirmation property insurance coverage**

Toyota Financial Services and Freedom Road Financial - collateral insurance not needed since both claims will be paid off prior to maturity date.

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**8.7 This Provision Modifies Part 7, Section 7.2, to provide for Concurrent Distribution of Attorney's Fees (Section 4.3) with distribution to Secured Creditor provided for in Section 3.7 or 3.2:**

After full payment of attorney fees, Freedon Financial to be paid before all other secured creditors.

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*Insert additional lines as needed.*

**PART 9: Signature(s)**

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/s/ ROBERTO PEREZ-OBREGON  
ROBERTO PEREZ-OBREGON 202003  
Signature of Attorney of Debtor(s)

Date March 27, 2025

/s/ RAMON LUIS GUEVARA ORTIZ  
RAMON LUIS GUEVARA ORTIZ

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Date March 27, 2025

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**By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.**